

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE: JOYCE M. WADE F/K/A JOYCE M. TURNER)
)
FIRST FRANKLIN LOAN SERVICE C/O HOME LOAN)
SERVICES, INC./CITIBANK, N.A., AS TRUSTEE)
FOR FIRST FRANKLIN MORTGAGE LOAN TRUST,)
MORTGAGE LOAN ASSET-BACKED CERTIFICATES,)
SERIES 2005-FF12,)
Creditor,)
)
vs.) CASE NO. 06B16405
) JUDGE
) SUSAN PIERSON SONDERBY
JOYCE M. WADE F/K/A JOYCE M. TURNER,)
Debtor)

RESPONSE TO NOTICE OF PAYMENT OF FINAL MORTGAGE CURE

Now comes First Franklin Loan Service C/O Home Loan Services,
Inc./Citibank, N.A., as Trustee for First Franklin Mortgage Loan Trust,
Mortgage Loan Asset-Backed Certificates, Series 2005-FF12, by and through
its attorneys, Pierce & Associates, P.C., and hereby responds to the
Notice of Payment of Final Mortgage Cure, stating as follows:

1. The Debtor is due for the July 1, 2009 contractual payment and all
those thereafter.
2. The following is an itemization of payments, fees and costs due on
the loan as of July 2, 2009.

a. Attorney's Fees	\$250.00
b. July 2009 Payment	\$1,437.01
c. Unpaid Attorney fees	\$15.00
d. Suspense	(\$485.00)
Total	\$1,217.01

If no challenge to foregoing is made by motion filed with the court and served on the undersigned on the trustee within thirty days of this notice, First Franklin Loan Service C/O Home Loan Services, Inc./Citibank, N.A., as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12 rights to collect these amounts will remain unaffected.

Respectfully Submitted,
First Franklin Loan Service C/O Home
Loan Services, Inc./Citibank, N.A., as
Trustee for First Franklin Mortgage
Loan Trust, Mortgage Loan Asset-Backed
Certificates, Series 2005-FF12

/s/Dana N. O'Brien
Dana N. O'Brien
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